

## WATER ESCAPE

Attached to and forming part of the Policy

This extension applies only if specified on the "Declaration Page", and only for those locations where the extension is shown, if more than one location is insured on the same policy. "You" are insured up to the limit shown, if any, and subject to "Your" policy deductible.

For the purpose of this Endorsement, the following additional **DEFINITIONS** shall also apply:

**"Flood"** means water that accumulates upon or submerges land resulting from the unusual and rapid accumulation of water from any source, including the breaking out or the overflow of any body of water or watercourse, whether natural or artificial.

Note: Water seeping through the foundation from any other source is still excluded.

**"Reversed slope driveway"** means a driveway that leads downward from a roadway to a residence or private detached structure.

**"Single Occurrence"** means all events for which coverage is provided by this Endorsement that occur within any 72 consecutive hours commencing during the term of the policy on or after the effective date of this Endorsement. The expiration of the policy will not reduce the 72 hour period.

**"Sewer, Septic Tank, Drain, or Sump Back Up"** means sudden and accidental leakage or escape of water from a sewer, drain, sump, septic tank or sump pit within the insured dwelling and detached private structures.

### INSURING AGREEMENT

"You" are insured for sudden and accidental direct physical loss or damage to the dwelling, detached private structures and personal property resulting from a "Single Occurrence" and caused by:

- (1) "Flood"; or
- (2) "Sewer, Septic Tank, Drain, or Sump Back Up"

### EXCLUSIONS

This endorsement does not cover loss or damage caused directly or indirectly:

- (1) occurring while the dwelling insured is "Vacant" or in "Under Construction", irrespective of any permission for vacancy or construction elsewhere in the Policy;
- (2) in whole or in part, by waves, tides, tidal waves, storm surge, tsunamis or seiches, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage;
- (3) by "Flood" to insured property:
  - (a) below the highest point of a "Reversed Slope Driveway"; or
  - (b) located within 100 metres of the shoreline of a body of water, or the bank of a river or other flowing water with a bankfull width of 5 metres or more. However, this exclusion does not apply if building(s) or structures(s) at grade have an elevation of at least 7 metres above the natural bank of the river or other flowing water.